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Practitioner's Docket No. 3144.01A**PATENT****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: Philip T. Davis, Janet M. McCune, Hugh Forcier

Application No.: 09/328,856 Group No.: 2761

Filed: June 9, 1999 Examiner:

For: Method and system for providing insurance protection against loss of retirement accumulations in a tax favored defined contribution plan in the event of a participant's disability

Assistant Commissioner for Patents
Washington, D.C. 20231**ASSOCIATE POWER OF ATTORNEY (37 C.F.R. 134)**

Please recognize as Associate Practitioner in this case:

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MPEP § 403.01.

NOTE: An associate attorney may not appoint another attorney. M.P.E.P. § 402.02, 6th ed.

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SIGNATURE OF PRINCIPAL PRACTITIONER OF
RECORDJoseph E. Gerber

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